BUSINESS GUIDE TO GERMANY FOR THE CANADIAN HOUSING INDUSTRY

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1.0 Introduction

This guide has been developed to help the Canadian housing industry do business in Germany. The guide covers many topics to help a variety of Canadian housing-related firms.

This guide assumes the reader has an understanding of international export terminology and some experience with exporting. If you require introductory information on exporting, please consult export guides for new exporters available on the CMHC Web site at www.cmhc-schl.gc.ca

The guide is divided into two parts. The first part focuses on market entry considerations. The second part describes all pertinent information in detail under major delivery factors.

Deustche Mark (DM) figures are used throughout the guide. As of August 1, 2000, one Deustche Mark equalled $0.92 in Canadian currency (DM 1= CAD$0.92).

Telephone numbers in Appendix A, Addresses of Prefabricated House Manufacturers, should be used according to the following table.

from	dial	example
Germany, long distance	phone number provided	09267 91070
Germany, local	phone number provided except '0' in first set of digits	9267 91070
Canada	011 + 49 (country code) + phone number provided except '0' in first set of digits	011 + 49 + 9267 91070

Background and Demographics

Germany was a unified nation between 1871-1945. It was divided in two after World War II (1939-1945). The Federal Republic of Germany (FRG), commonly know as West Germany, was a western-style republic. The German Democratic Republic (GDR), commonly known as East Germany, was a communist nation under the influence of the Union of Soviet Socialist Republics (USSR). On October 3, 1990, East Germany, of the GDR, became part of the FRG and Germany once again became a unified nation, with a total area of 356,733 sq. km (137,0735 sq. mi.). Berlin is Germany's capital and largest city.

Germany is divided into 16 states called Länder. These include the following ten states of the former West Germany: Baden-Wurttemberg, Bavaria, Bremen, Hamburg, Hesse, Lower Saxony, North Rhine-Westphalia, Rhineland-Palatinate, Saarland and Schleswig-Holstein. These states constitute the new republic, along with the following five former East German states: Mecklenburg-West Pomerania, Brandenburg, Saxony-Anhalt, Thuringia, and Saxony. Berlin, which was divided between East and West Germany from 1945 to 1990, also joined the federation as a unified city and its 16th state.

Germany has a population of over 81,000,000. The population density is about 228 persons per sq. km (about 590 per sq. mi.). Population densities in eastern Germany (the former East Germany) are generally lower than in western Germany. The nation is highly urbanized, with 86 per cent of the people living in communities of at least 2,000 people. About one-fourth live in the state of North Rhine-Westphalia, which is situated in the midwest of the country and includes the heavily industrialized Ruhr area. Apart from the Ruhr, the main cities are Berlin, Chemnitz, Cologne, Dresden, Frankfurt am Main, Hamburg, Hannover, Leipzig, Magdeburg and Munich.

Despite great damage to both East and West Germany during World War II, both nations had emerged as potent economies by the 1960s. West Germany became a leading economic world power in the 1970s and 1980s. East Germany was a leader among Warsaw pact economies. Reunification has brought some economic problems. Western Germany has had to shoulder high taxes to fund improvements in infrastructure, environment, and industry in the east, while many eastern enterprises have collapsed in the face of western competition. Still, Germany remains a powerhouse in the world economy.

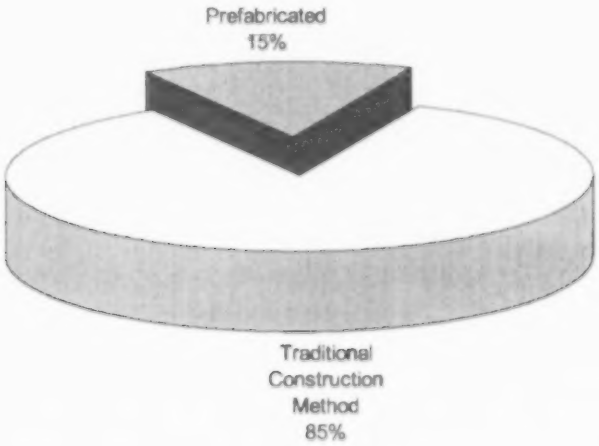
2.0 MARKET ENTRY CONSIDERATIONS

2.1 Market Opportunity: An Overview

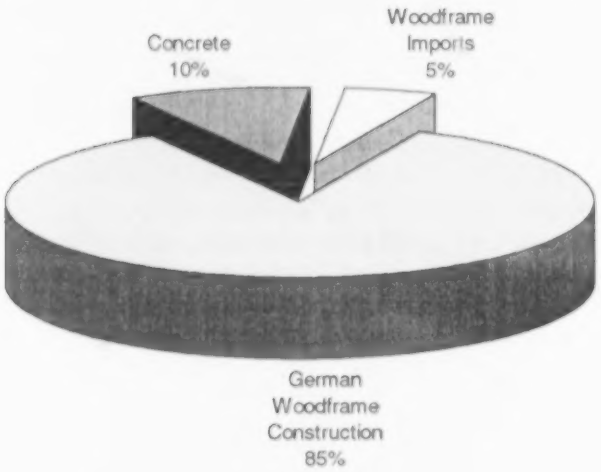
2.1.1 German Housing Market

The housing market in Germany is very active. In 1998, 211,200 single and two-family houses were built for a total volume of more than CAD$58 billion. Of these, 31,680 were prefabricated houses with a total value of CAD$8.7 billion. The majority (90 per cent) were wood-frame construction according to the Federal Association for Prefabricated Housing (Bundesverband Deutscher Fertigbau). Imports from other countries represented only 5 per cent of the total (DM 340 million). The market share of Canadian house manufacturers was less than 1 per cent.

Share of Prefabricated and Traditionally Built Houses in Germany



Share of German and Imported Prefabricated Houses



In the former West Germany, about 40 per cent of Germans own their homes. The typical German house costs nine times the average annual income. By contrast, the average dwelling in Britain costs five times the average annual income. In the United States and Canada, a home costs only 3 times the average annual income. A house built using traditional German methods may cost from DM 450,000-500,000. German families frequently save for decades to buy their own home and therefore attach great importance to high quality.

For the past fifty years, many Germans in the east were denied the opportunity of homeownership. The vast majority rented from state housing organizations or enterprises. Approximately a quarter of the families in eastern Germany are able to buy a house or apartment through earnings and savings.

Now that they find it possible to own a home, they want something affordable, durable and available quickly. Since the cost of land is high, families usually want a house between 100 and 125 square metres (1000-1250 sq. ft.) at a price in the DM 250,000-300,000 range. Preferences are for two-storey dwellings on small lots. Homeownership savings plans are popular in eastern Germany and these will, in time, allow for healthy down payments.

2.1.2 Emerging Values and Market Trends

Germans prefer traditional concrete building methods. Wood-frame houses are gaining acceptance but are still perceived as low quality and not as durable as masonry.

After Switzerland, Germany is the European country with the lowest homeownership ratio. This makes Germany one of the most prominent prospects for growth in the occupant-owned residential building sector. In its opinion poll of January 1998, EMNID Institute GmbH & Co. confirmed that a growing number of Germans are interested in buying a house (73 per cent). Nearly 60 per cent would choose to buy a new house

compared to renovating an existing building. More than two-thirds in this group, compared to one half in 1995, stressed the importance of contributing their ideas to the house design.

However, the very high cost of land remains a determining factor for the vast majority of potential home buyers. Even though the state has no say in the pricing of land, which depends on supply and demand, it provides tax shelter programs and subsidies to help young families access homeownership.

A young family, with both parents under 40 years of age and with two children, can benefit from cumulative financial assistance that could reach DM 100,000 over a period of eight years. The largest part of the assistance is allocated through the Program to Promote Homeownership for Young Families (KfW Programm or Programm zur Förderung des Wohneigentums für junge Familien). The type of house to be built will determine which of the other available programs are applicable. The low energy house, with its special energy-saving features and materials, is encouraged by direct support programs.

EMNID further points out that these typical young buyers are willing to compromise on a number of traditional requirements to own property. Some would not accept electrical cables that run along the wall (10 per cent), but 90 per cent were prepared to perform there own finishing work compared to 87 per cent in 1995. Fifty-eight per cent would settle for a patio instead of a garage, and 57 per cent were prepared to make use of prefabricated components. More than two thirds (69 per cent) would accept a smaller lot in order to stay within budgetary constraints. The basement remains important for most and interest in the row house concept was around 39 per cent.

2.1.3 Competition

Domestic competition: Prefabricated house manufacturers

In Germany there are many prefabricated house manufacturers. They differ considerably in terms of size, employee turnover and model homes built. Refer to Appendix A for addresses of prefabricated house manufacturers.

Domestic competition: Carpenters

Carpenters are an important factor in the development of the wood-frame housing business in Germany. Those who do mostly roof work on traditional construction would benefit from a clear trend toward site-built wood-frame homes.

Carpenters in Germany are still very rigidly organized in regional guilds that are part of an association. Each association normally covers the territory of one German federal state. On a national basis all of these associations are regrouped under the Central Association of the German Construction Industry (Zentralverband Deutsches Baugewerbe).

Major foreign competition

The share of imported prefabricated houses is very small (5 per cent). For this reason, there is no major foreign competition for German companies. There are six well-known manufacturers from Austria selling to Germany. Elk Fertighaus AG is the most active,

with 24 model homes throughout Germany. There is also persistent competition from Scandinavia. Nordlandhaus Fertigbau GmbH from Sweden and Danwood International A/S from Denmark are among the most active Scandinavian companies.

There is little competition from the Eastern countries for prefabricated houses since most of them do not have certificates of quality such as Guidelines for Terms of Delivery (RAL) or Technical Inspection Service (TÜV). Nevertheless, some of these companies are currently supplying German manufacturers and builders with custom-made components.

Germans value quality over price. Cheap (low quality) products do not sell well in this market. The regulatory environment in Germany determines to a large extent who can become a player in this highly competitive market.

2.1.4 Opportunity for Canadians

The German market offers good opporunities for the Canadian housing industry.

Even though competition is very strong in the housing sector, there is still plenty of room for a well organized approach to the market.

Although Germans may be wary of wood-frame, Canadian suppliers are having some success in changing perceptions. Wood-frame housing has many advantages over traditional masonry techniques. It can attain higher levels of insulation at little cost, it allows for more flexible design, it is easier to renovate and it is faster to construct.

A Canadian house with some adaptation to meet German technical standards can obtain a regulatory approval with limited trouble or expense. Individual approval of each building is less time consuming and more cost effective. It is also preferable to locally purchase all electrical, heating and plumbing components.

The German construction industry has very high materials and labour costs. Canadian technology and methods can deliver the same building in less time and at a lower cost.

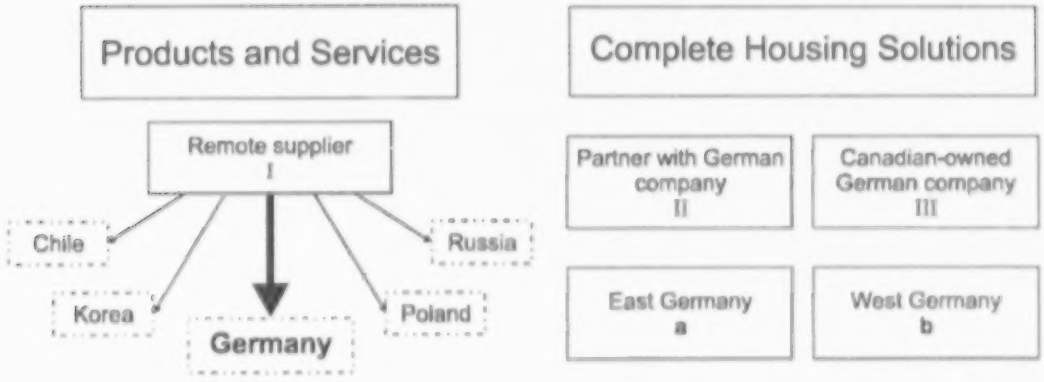
2.2 Strategic Options to Consider

Strategic options available to Canadian suppliers

The Canadian housing industry can approach the German market from different perspectives.

One approach is to view Germany as a market for housing products and services. Another approach is to become an active player in the German market, either in a partnership with a German company or as a fully Canadian-owned German company. (See the illustration below.)

Strategic Options for Market Development



2.3 Strategic Choices and Delivery Factors

Once the appropriate strategic approach has been chosen, there are a number of delivery factors that must be considered. These are identified in Reference Matrix #1. The specific products and services to be exported will also require the appropriate delivery factors. These are described in Reference Matrix 2.

The next section in this guide explains each delivery factor in greater detail.

Reference Matrix 1: Delivery Factors as they Relate to Strategic Choices

STRATEGIC CHOICES	Product qualifications/certification	Building regulations and building permit	Access to property	Construction Workers	Financing	German Companies and Taxation	German Customer	Technology and Knowhow	Marketing and Trade Fractions	Export Logistics	Distributor/Wholesaler	Promoter/Developer	Architects/Planner	General Contractor	Installer	Carpenter	Consumer
	1	2	3	4	5	6	7	8	9	10							
I Remote Supplier to German Market	X			X	X	X			X	X	X	X		X	X	X	
II Joint Venture with German Partner		X			X	X	X	X	X			X	X	X			X
III Canadian owned German Company		X	X	X	X	X	X	X	X			X	X	X			X
Geographical Markets (a) East or (b) West		X	X		X	X	X		X			X	X	X			X

Reference Matrix 2: Delivery Factors as they Relate to Products and Services

PRODUCTS AND SERVICES		DELIVERY FACTORS										TARGETED AUDIENCE						
		Product qualification/certification	Building regulations and building permit	Access to property	Construction workers	Financing	German Companies and Taxation	German Customer	Technology and Knowhow	Marketing and Trade Practices	Export Logistics	Distributor/Wholesaler	Promoter/Developer	Architect/Planner	General contractor	Installer	Carpenter	Consumer
		1	2	3	4	5	6	7	8	9	10							
A	Turn key house/project	X	X		X	X	X	X	X	X	X		X	X	X			X
B	Manufactured housing (shell)	X				X			X	X	X			X	X		X	
C	Timber and related products (raw/cut-to-size)	X								X	X	X		X			X	
D	Building components (value added)	X								X	X	X		X		X		
E	Electrical and mechanical products	X							X	X	X	X		X		X	X	
F	Labour (supply, coaching, training)					X	X								X	X	X	
G	Engineering/architecture		X						X				X	X				

3.0 DELIVERY FACTORS

3.1 Product Qualification and Certification

3.1.1 Canadian Certificate for the Export of Lumber

The Canadian exporter of soft lumber is required to display the certificate issued by the mill that performed the heat treatment (Kill 'n Dry or K&D).

The Canadian Food Inspection Agency (CFIA) is responsible for the application of the rules defined jointly with the member countries of the European Union. The CFIA acts in concert with most of the lumber associations across Canada. The agency requires that each export broker of soft lumber be a member of such an association.

When the wood is exported in bulk (cut-to-size timber) each bundle must clearly show a lot number together with the mill number in which the lumber was heat treated.

In the case of large shipments of heat treated lumber, export brokers can benefit from a simplified procedure made available through the lumber association. They will provide a consolidated certificate.

The current agreement between Canada and Germany imposes a few easy-to-follow rules for the exporter of prefabricated houses that relate to the acceptance of the lumber. The manufacturer must ensure that the lumber was heat treated in one of the mills acknowledged by CFIA and obtain the Heat Treatment Certificate (H.T.C.) from the mill. Manufacturers who don't buy directly from the mill must make sure that their suppliers have an H.T.C. on file for the goods they purchase. The reference to H.T.C. for each category of wooden components used in a prefabricated house will make it possible for CFIA to issue a phyto-sanitary certificate which is now commonly accepted by German authorities.

3.1.2 Ü Marking

Background

Until CE (Certificat Européen) marking is possible under the Construction Products Directives (CPD), it is recommended that Canadian exporters follow the procedures outlined here to meet the requirements of the German legislation, particularly the conformity labels (Übereinstimmungszeichen or Ü label), which became effective on January 1, 1996. The Ü label regulations are designed to bridge the transitional period until CE marking becomes possible. (Refer to 3.1.3, CE Marking, for details about Certificat Européen and the Construction Products Directive.)

Marking your product with the Ü means that you are making a declaration that the product complies with the recognized technical specifications called the Deutsche Industrie Normung (DIN).

German Institute for Construction Technology (Deutsches Institut für Bautechnik or DIBt)

To find out which German specification is relevant for the construction product, consult the German Institute for Construction Technology (Deutsches Institut für Bautechnik or DIBt) publication List of Construction Rules A, List of Construction Rules B and List C (Bauregelliste A, Bauregelliste B und Liste C). Here you will find many building products together with the technical specifications they must comply with, and how to obtain the Ü label.

Some products are subject to requirements that are not part of the technical requirements. For example, many products have to be fireproof, which is not mentioned in the DIN.

The DIBt list is divided into three parts.

List A Part 1: Products for which the Ü label is required and for which recognized technical specifications exist (regulated products). Products for wood construction can be found in chapter 3 of Part 1.

List A Part 2: Non-regulated building products (Bauprodukt) for which the Ü label is required, no product specifications exist and the application has no vital influence on construction safety, or that can be appraised by approved testing procedures. Other non-regulated products need technical approval by DIBt.

List A Part 3: Non-regulated construction systems (Bauart) for which the Ü label is required, no product specifications exist and there is no vital influence on construction safety, or that can be appraised by approved testing procedures. Other non-regulated products need technical approval by DIBt.

List B: Products complying with European technical specifications, capable of being CE marked, and identification of the appropriate harmonized specifications. There are no harmonized specifications for building products yet, so List B is empty.

List C: Products of minor affect on construction safety, which are not required to carry the Ü label

The specifications identified in the Ü label regulations are normally DIN or DIN EN. The third-party bodies (test laboratories) are normally German. They have been designated by DIBt with formal recognition by the Länder. However, there are provisions for the recognition of specifications of other states. Unfortunately, it is impossible for a Canadian certification/inspection test laboratory to carry out the required procedures. If testing is required, it has to be done by a German laboratory.

To label a product with the Ü, you must follow the procedures that apply to the product. In the List of Construction Rules A Part 1 you will find the required technical specifications and the procedure to follow for the right to legally affix the Ü label to your product.

Depending on the product, one of the following might be required:

- Manufacturer's declaration of conformity (abbreviated ÜH).
  Contrary to the CE marking, this does not mean that the manufacturer has to fill in

a declaration. Only by affixing the Ü label to the product does the manufacturer declare that it meets the requirements according to the list.

- Manufacturer's declaration of conformity after the product has been tested by an approved testing institution (ÜHP).
- Certificate of conformity issued by an approved certification body. This includes a current surveillance of the manufacturer's factory production control. The internal factory control requires the manufacturer to provide detailed documentation related to production. Requirements are similar to but less extensive than the ISO 9000 requirements.

Current DIN standards applicable to wood construction

In the field of wood construction, there are only a few DIN standards that have been officially introduced by the building authorities. They are listed below.

DIN number	Part	Relates to use of
1052	1	structural use of wood, design and construction
1052	2	mechanically fastened joints
1052	3	buildings in wood-frame construction
68 800	2	protection of wood used in buildings, preventive construction measures
68 800	3	protection of wood, preventive chemical protection

On the list of product standards, only the following wood standards are included:

DIN number	Part	Relates to use of
68 705	3	plywood, building veneer plywood
68 705	4	plywood, core-plywood for building purposes
68 705	5	plywood, veneer plywood made of beech for building purposes
68 754	1	hard and medium-hard fibre boards for building, grade 20 of derived timber products
68 763	n/a	particle boards, flat pressed boards for building
68 764	1	extruded boards for building
68 764	2	laminated extruded boards (for wood-frame construction)

These wood-based panels are determined for load bearing and stiffening purposes. Therefore, their production must be subjected to internal and external production controls by an approved body.

The list of product standards also includes:

- Directive for internal and external control of wood-frame construction
- Directive for classifying wood-based panels regarding the emission of formaldehyde.

Further product standards, particularly in the field of wood construction, are listed in the following table.

DIN number	Part	Relates to use of
4074	1	strength grading of coniferous wood, coniferous sawn wood (only for softwood)
18 180	n/a	gypsum boards
18 164	1 and 2	foam, insulating material
18 165	1 and 2	mineral fibres, insulating material
96 and 97	n/a	screws
1151	n/a	nails

Products for which there are no technical specifications

Products for which no technical specifications exist require the general approval by the building authority that can be granted only by DIBt.

A general approval application must be made for the product and its use. DIBt charges a fee for applying informally.

Products for which there is no technical specification or general approval

Special permission for individual approval (Zustimmung im Einzelfall) is required when there is no technical specification or general approval. It will be issued by the chief building inspection authority of the Länder (oberste Bauaufsichtsbehörde der Länder).

An expert report will be commissioned to ensure that there are no objections to the use of the product or building system concerned. Upon completion of the report, the permit will be issued. The report may take considerable time and can be used only once.

The same permit cannot be used again for the same product. A second request is required and the safety of the building must be verified. If a product is to be used more than once for which there is no approval, it is best to obtain a general approval from the DIBt.

The Ü Label

The Ü label conformity symbol (Übereinstimmungszeichen) must contain the following information.

1) The name of the manufacturer. If the name of the manufacturer doesn't clearly identify the product, provide the factory name as well.

The distributor and factory names may be provided instead of the manufacturer's name. The factory name can be encoded, if the factory can be recognized easily by the manufacturer or the distributor and (if a conformity certificate is necessary) by the certification body.

All the information described above must be in the area enclosed by the letter Ü or right next to it. The letter Ü and all the information must be legible.

If the Ü is put on the instruction leaflet, the packaging, the delivery note or an appendix to the delivery note, the letter Ü may be affixed with or without a part of the information mentioned above on the building product.

2) The basis of the attestation of conformity which includes:

- A short indication of the technical specifications (DIN number) which apply to the regulated products
- The code for the general approval (Z plus the approval number)
- The code for a general certification (P plus the name of the testing body)
- The code for a permit in a special case (ZiE and the issuing authority).

3) The main features of the product which qualify it for its use if not indicated sufficiently by the DIN number referred to in 2) above.

4) The name or sign of the certification body, if its involvement is necessary.

3.1.3 CE Marking (Certificat Européen): Background

The European Single Market

The European Single Market was created in 1992. The objective was to remove trade barriers within the European Economic Area[1]. This allows companies free access to markets in the member countries without having to meet particular local requirements such as safety testing regulations, custom tariffs or contract conditions. Potentially, European Union manufacturers have access to a market with a spending power larger than North America.

The European Union and the EC Directives

The European Union (EU) has developed a system to protect the health of consumers and workers, as well as the conditions of the merchandise and the environment. Under this new approach, EC Directives were created to ensure conformity to safety and quality standards throughout the EU and some members of the European Free Trade Association.

Most of the legislation and procedures are now in place. For all practical purposes, the goal of harmonization has been completed. Furthermore, numerous product safety, machinery and electromagnetic compatibility (EMC) standards have been published to support the directives' essential requirements.

The standardization process is evolutionary, with established procedures to cover all compliance aspects.

Implications for the manufacturer

The purpose of the directives is not to ban any product from the European Single Market, unless the product is very poorly made or unsafe. For most reputable manufacturers, complying with the essential protection requirements of the directives is not particularly onerous. Companies that have always taken a responsible attitude vis-à-vis the performance and design of their products will have few problems complying with the new approach directives.

There may be difficulties in the administrative requirements. These will require new work habits for some manufacturers and suppliers, particularly small businesses. Manufacturers

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[1] European Economic Area (EEA)

The *European Economic Area* includes the fifteen member states of the European Union: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, Spain, Sweden, the United Kingdom, and three of the four states of the European Free Trade Association (EFTA), Iceland, Norway and Liechtenstein.

All member countries of the European Union are required to apply the Directives in full and to withdraw any national legislation affecting products that are covered by the CE marking directives. The same technical requirements apply for the EEA members of EFTA, but since EFTA states are not part of the EU customs union, additional duties and tariffs may be applied by EFTA countries for goods imported from outside their borders. EU countries are not permitted to set their own customs tariffs--this must be done only by EU-wide agreement.

Harmonized standards are common to all countries of the EEA. CE-marked products are required to have access to the EEA market without restriction. National deviations to standards are permitted, but only where these relate to some particular local condition which is outside of the legal powers of standards-makers or government (for instance, differing climactic conditions between northern and southern European states). Switzerland, the fourth member of EFTA, is not part the EEA and is free to introduce independent requirements for any products sold within its borders. It is, however, a member of CEN (Committee for Standardization) and CENELEC (European Committee for Electro-technical Standardization) so its technical requirements are essentially the same as within the EU.

may find it cost effective to seek outside help in the early stages of complying with the directives to save time and to avoid expensive mistakes. However, it is important to note that it is rarely necessary to commit to an expensive program of testing and modifications. Unless the directives that apply to the product specifically require the involvement of a third party for product approval or quality system assessment, the manufacturer can affix the CE label without having to involve a test lab, consultant or the DIBt.

Construction Products Directive (CPD)

Purpose

The primary function of the Construction Products Directive (CPD) is to ensure construction safety in all countries of the European Economic Area. The directive lays down certain essential requirements for buildings under six general headings:

- Mechanical resistance and stability
- Safety in case of fire
- Hygiene, health and the environment
- Safety in use
- Protection against noise
- Energy economy and heat retention.

The Approach

The CPD differs from other new approach directives in two respects. Firstly, the essential requirements apply to the building as a whole and not simply to the individual construction product. This adds a considerable layer of complexity to the process of creating harmonized technical specifications according to article 4 of CPD. Secondly, the CPD itself does not contain any technical specifications. The detailed technical specifications for buildings are to be produced by CEN (Committee for Standardization) and the European Organization for Technical Approvals (EOTA). These technical specifications will be worked out in accordance with the essential requirements mentioned above.

To date, there are no harmonized technical standards according to article 4 of CPD. Approximately 600 are currently in preparation[2]. As long as there are no harmonized technical specifications, manufacturers must meet the Ü label requirements.

[2] The European Commission has made two decisions. These have been published in the *Official Journal of the European Community* in which EOTA and CEN/CENELEC are asked to produce harmonized technical specifications for a) kits for prefabricated wood-frame houses (*Holzrahmenhaus*) and log home (*Blockhaus*) and b) for wood products used in construction (*Holzwerkstoffe*).

Systems of Conformity Attestation

System		Bodies involved
System 1	CPD, Annex III, Part 2, number i) with audit-testing of samples taken at the factory[3], on the construction site or on the market	P,Ü,Z
System 1	CPD, Annex III, Part 2, number i), without audit-testing.	P, Ü, Z
System 2	CPD, Annex III, Part 2, number ii) possibility 1, with certification of factory production control by an approved body on the basis of initial inspection of factory and factory control and a continuous surveillance, assessment and approval of factory production control	Ü, Z
System 2	CPD, Annex III, Part 2, number ii) possibility 1, with certification of factory production control by an approved body on the basis of initial inspection of factory and factory control	Ü, Z
System 3	CPD, Annex III, Part 2, number ii) possibility 2, with initial type testing of the product by an approved laboratory	P
System 4	CPD, Annex III, Part 2, number ii) possibility 3 with initial type-testing by the Manufacturer	-

Notified bodies[4]:
Z = (Zertifizierungsstelle) authority, which means an impartial body, governmental or non-governmental, possessing the necessary competence and responsibility to carry out conformity certification according to given rules of procedure and management.
Ü = (Überwachungsstelle) authority, which means an impartial body having the organization, staff, competence and integrity to perform functions according to specified criteria such as assessing, recommending for acceptance and subsequent audit of manufacturers' quality control operations, and selection and evaluation of products on site or in factories or elsewhere, according to specific criteria.
P = (Prüfstelle) testing laboratory, which means a laboratory that measures, examines, tests, calibrates or otherwise determines the characteristics of performance of materials on behalf of the certification body.

3.1.4 What is the CE Marking?

The CE marking is the manufacturer's declaration of compliance with all applicable technical specifications. For most products sold in the EU, the use of the CE label and a Declaration of Conformity will become mandatory. At the moment, Ü marking is mandatory.

The main goals of the CE marking are to:

- Indicate a product's conformity with the harmonized technical specifications which are in accordance with the essential requirements of the CPD
- Allow products to be placed on the market
- Ensure the free movement of goods
- Allow the withdrawal of nonconforming products by customs and enforcement authorities.

The CE Marking is not:

- A mark or certification or approval issued by a third party

[3] A German testing institution/laboratory must conduct tests in all cases requiring factory testing.

[4] Since there are no harmonized technical specifications for the CPD yet, there are no Notified testing institutions for building products. For Germany, the DIBt will choose the bodies explained here.

- A marketing or promotional tool
- A quality mark
- Required for components.

With the exception of some high-risk products, most products can be self-assessed by the manufacturer to meet the harmonized technical specifications that reflect the essential requirements of the CPD.

While the CE marking does permit a product's access to the EU, it is not an approval mark, certification or quality mark, nor is it intended to be simply a marketing tool. CE is a "marking" that declares the supplier's responsibility related to proof of the product's conformity with harmonized technical specifications. By placing products on the European market, it allows for the free movement of goods and permits the withdrawal of nonconforming products--but no more.

The CE marking should not be confused with other approval marks or certifications issued by an EU-accredited certification body. The following is stated in the European Commission's Guide to the Implementation of Community Harmonization Directives:

> "It is the manufacturer's responsibility to ensure that the products they place on the market meet all relevant regulations. Where these regulations do not require mandatory certification, manufacturers often seek voluntary certification to assure themselves that their products do meet the requirements set by law."

Non-compliance risks

A single CE marking should be used in order to facilitate controls on the community market by inspectors and clarify the obligations of economic operators (manufacturer or supplier). The aim of the CE marking is to symbolize the conformity of a product and to indicate that the economic operator has undergone all the evaluation procedures as specified for the project by community law of his product.

Where a member state authority establishes that a CE marking has been affixed unjustifiably, the manufacturer/agent is obliged to make the product comply with the provisions of the CE marking and to end the infringement under conditions imposed by the member state. Where noncompliance continues, the member state must take all appropriate measures to restrict or prohibit the placing of the product in question on the market or to ensure its withdrawal from the market.

Procedure

Follow the steps below to obtain the CE marking:

- Identify all the harmonized technical specifications that apply to your product
- Assess your equipment according to these specifications
- Determine which system of conformity attestation applies in your case
- Prepare the technical file

- Prepare and sign the declaration of conformity
- Affix the CE marking.

Technical File

A technical file is required to document the conformity assessment and the product's design. The technical file must be compiled by the manufacturer or authorized representative. It will contain design documentation, manufacturing, test reports and operation information to show conformity as required by the directives.

The following list identifies the technical file components:

- Declaration of Conformity (and/or certificate for regulated products)
- Name and address of the manufacturer and identification of the products
- European agent's name and address, if applicable
- List of harmonized standards followed and/or the solutions adopted to satisfy the essential requirements
- Product description (model, name, etc.)
- Operating instructions
- Test report(s)
- Design details, description of operation, components list, test rationale, circuits and diagrams–including items necessary to understand the solutions adopted to satisfy the essential requirements
- Technical Construction File (TCF)–This is a special technical file for regulated products, high-risk machines (Annex IV machinery), and occasionally for EMC (large equipment, etc.), where the use of a Notified or Competent Body is mandatory.

Certificate of Conformity

The approved certification body must issue a certificate of conformity if it is involved in the assessment and surveillance of the production control or of the product.

The certificate of conformity must contain:

- Name and address of the certification body
- Name and address of the manufacturer or his agent established in the community
- Description of the product (type, identification, use)
- Provisions to which the product conforms
- Particular conditions applicable to the use of the product
- The certificate's number
- Conditions and period of validity of the certificate, where applicable
- Name of, and position held by, the person authorized to sign the certificate.

Declaration of Conformity

The Declaration of Conformity must contain:

- Name and address of the manufacturer or his agent established in the community
- Description of the product (type, identification, use)
- Provisions to which the product conforms
- Particular conditions applicable to the use of the product
- Name and address of the approved body, where applicable
- Name of, and position held by, the person authorized to sign the declaration on behalf of the manufacturer or of his authorized representative.

Apart from the CE logo, the Declaration of Conformity is one of the few common threads throughout the CE Marking Directives.

The Declaration of Conformity is a duly signed document confirming that the apparatus, device, product and so on meets with the requirements of the directives.

The Declaration must be signed by someone who has the power to make binding commitments on behalf of the manufacturer. Such a person will be fully aware of the gravity of signing fraudulently. Therefore, the effect of the Declaration is to identify an individual in the company who can be held responsible if the CE Marking on a product is unjustified.

The requirements of the different regulations are inconsistent regarding the contents of the Declaration of Conformity. Member states use some standard European Commission text. However, the requirements of the CE Marking Directives are defined by the wording of the relevant statutory instrument in the member states, not the wording of the directives. The directives cannot be enforced in any national court in the EU.

Affixing the CE Marking

It is the responsibility of the manufacturer to meet the technical specifications that reflect the essential requirements of the CPD before affixing the CE marking to the products. Recent guidance from the European Commission indicates that the CE marking must appear on the product itself. If this is not possible for technical reasons, the marking must be on its packaging. The CE marking will not prevent national enforcement bodies from taking action against marked products for noncompliance.

The act of fixing the marking on the product and signing the Declaration of Conformity constitutes a declaration by the manufacturer that the product meets the requirements of all the directives that apply to it. The burden is on the manufacturer to ensure that this is true.

Marking a product that is not fully in accordance with the requirements of the applicable directives is an offence and would also contravene related consumer safety and trades descriptions legislation.

CE Marking Guidelines (from Official Journal of the European Communities)

- The CE conformity marking shall consist of the initials "CE".
- If the CE marking is reduced or enlarged, the proportions given must be respected.
- The various components of the CE marking must have substantially the same vertical dimension, which may not be less than 5 mm.
- The CE marking shall be followed by the identification number of the body involved in the production control stage.
- The CE marking shall be accompanied by the name or identifying mark of the producer, the last two digits of the year in which the marking was affixed and, where appropriate, indications to identify the characteristics of the product on the basis of the technical specifications.

Note: The intention of the CE marking is to replace national marks like the Ü label. However, a product might have to bear both of them. This would occur when the CE Directive does not give any data regarding essential characteristics of a product.

3.1.5 Old Markings

TA Label

According to the German Institute for Building Techniques in Berlin, no new labels are being issued due to the harmonization of the European standards. This applies particularly to the TA label that is affixed to permanently installed appliances such as the ventilation system, central vacuum system, heating system and so on. Appliances bearing the TA label will be on the market for some time. However, no new TA labels will be issued for any new appliances or for those which will be introduced to the European market. Appliances introduced to the European market are subject to CE marking.

However, it is important to know that in Germany many companies dealing with such appliances are not yet aware of this new procedure in the harmonization of EC standards. For these distributors, installers and service companies, the TA label on the appliance still provides a certain degree of security by protecting them from personal and business risks. From this perspective, the TA label presently still enjoys an advantage in the market.

3.2 Building Regulations and Building Permit

3.2.1 Building Regulations

German building and safety standards are high. The building requirements are very extensive and detailed. Building codes fall under state or Länder jurisdiction. Each of the 16 federal states has its own building regulations. Except for minor regional differences, they are very similar. However, the building code can be interpreted quite differently by the building authorities from one state to another.

Role of the engineer and architect

In Germany, engineers and architects perform different tasks according to their respective training and responsibilities. Engineering training stresses construction methods and technical aspects. Architectural training emphasizes building design.

The services and fees of an architect or an engineer are fixed by law. In most cases, the client will employ the architect to act as an advisor at all stages of a project, from planning to site supervision. The architect will normally take charge of the bidding process and will often be asked to manage the whole project. There is a tendency to split projects into specific steps or tasks. These tasks are clearly defined in the Schedule of Fees for Architects and Engineers (Honorarordnung für Architekten und Ingenieure HOAI).

Phases of work and percentage of cost allocation according to Section 15 1 and Section 15 2 of HOAI

Phase	Description	%
1 Preliminaries (Grundlagenermittlung)	Basic research required for the initial planning before construction can begin (Ermitteln der Voraussetzungen zur Lösung der Bauaufgabe durch die Planung)	3
2 Pre-planning (Vorplanung)	Working out the essential aspects for planning the project (Erarbeiten der wesentlichen Teile einer Lösung einer Planungsaufgabe)	7
3 Design development (Entwurfsplanung)	Design and completion of the planning phase (Erarbeiten der endgültigen Lösung der Planungsaufgabe)	11
4 Application for building permit (Genehmigungsplanung)	Working out and submitting the necessary documents for permits and approvals (Erarbeiten und Einreichen der Vorlagen für die erforderlichen Genehmigungen)	6
5 Detailed final drawings (Ausführungsplanung)	Final preparation of the required detailed drawings (Erarbeiten und Darstellen der ausführungsreifen Planungslösung)	25
6 Preparation of specifications for tenders (Vorbereitung der Vergabe)	Preparation of specifications, quantities and services to be performed (Ermitteln der Mengen und Aufstellen von Leistungsverzeichnissen)	10
7 Quotations and contracts (Mitwirkung bei der Vergabe)	Calculation of costs and participation in the tendering process (Ermitteln der Kosten und Mitwirkung bei der Auftragsvergabe)	4
8 Supervision of building construction (Objektüberwachung)	Supervising of construction (Überwachung der Ausführung des Objekts)	31
9 Documentation of construction work completed, supervision of on-site staff (Objektbetreuung und Dokumentation)	Inspection to see whether defects have been corrected and documentation of the final result (Überwachung der Beseitigung von Mängeln und Dokumentationdes Gesamtergebnisses)	

The individual phases are agreed upon in a contract. A building application can be submitted only by an architect who has the appropriate German professional certification.

Total construction cost	Current architects' fee schedule	
DM	DM	% of total contruction cost
200,000	18,550-22,610	9.28-11.31
300,000	27,490-33,120	9.16-11.04
400,000	36,200-43,100	9.05-10.78
500,000	44,720-52,650	8.94-10.53
600,000	51,750-61,060	8.63-10.18
700,000	57,930-68,790	8.28-9.83

This form of compensation is particularly suited for prefabricated houses selected from readily available plans. In these cases, the role of the architect can be limited to preparing the simplified drawings needed for the building permit application. Under normal conditions, a fixed fee of DM 4,000-6,000 is realistic.

For the static calculation of a basic house, the engineer will typically charge DM 3,000-5,000. Depending on the extent to which the Canadian building system might be approved, the costs for the static calculation can be significantly less.

3.2.2 Building Permit

The standard procedures to obtain a building permit can vary from one state to another and even from one local authority to another.

The documentation required depends largely on the type of construction. A multi-storey building will require different documentation than a single-family house. The local building inspection authority (Bauamt) will tell you what documents are required. Normally, it is the responsibility of the architect to apply for a building permit. An architect or engineer applying for a permit must show proof of a German certification/diploma and provide a copy of it with the other required documents. This implies that a Canadian company must work together with a German architect or engineer to get a building permit in Germany.

The following documentation is required to obtain a building permit:

- Key plan on which the lot is clearly marked, drawn to a scale of 1:10,000 / 1:25,000 (4 copies)
- Layout drawing/location plan or land holding map (4 copies)
- Planning of the free space: include a view from above showing the ground as it was before; a plan demonstrating how the environmental changes can be balanced; a plan for the free space (4 copies)
- View from above, showing the house with the walls folded open (4 copies)

- Drawings: ground-plan of the house; sectional view; view on the house/elevation (4 copies)
- Specifications (4 copies)
- Calculation of how much of the total area can be used to build on (base area index and floor space index)
- Calculation of the number and proof of the existence of the necessary space for cars and bikes (4 copies)
- Calculation of the volume according to DIN 277 (4 copies)
- Architect's or engineer's certificate (1 copy)
- Original form of the Federal Statistical Office of Germany (1 copy)
- Information on the drainage system (4 copies)
- Proof of stability/static calculation including specific title-sheet (2 copies)
- Proof of thermal insulation (2 copies)
- Proof of soundproofing (2 copies).

This application procedure is very complex and time consuming. For this reason, Bavaria took the lead to modify the building permit application process. It is now a two-step reform which is reflected in the Bavarian building codes of 1998 (BayBO 1998). The other states are expected to undertake a similar revision of their procedures in the near future.

In Bavaria, a formal building permit is no longer required provided the following conditions are fulfilled:

- The project corresponds fully to the stipulations of a qualified site development plan (Bebauungsplan) that shows the type of building usage, the area of the building sites and the public roads;
- The infrastructure is secured;
- The local building inspection authorities (Bauamt) do not declare within one month after receiving the documents that the usual procedure has to be followed; or
- The local authorities send a letter confirming that there is no need for the normal procedure.

All project participants (e.g., surveyor, engineer, architect, builder, etc.) are responsible for meeting the set conditions. Neighbours must be informed of the project at the same time as the project is presented to the local authorities. They have to sign the floor plan and the site plan.

The architect must submit the following technical indications and test certificates according to the BayBO 1998:

- Proof of structural integrity of the building (Prüfung der Statik) including reference to fire resistance (Brandschutz)
- Soundproofing (Trittschall) and thermal insulation (Wärmeschutz)
- Provisions for damage prevention regarding neighbours and environment
- Proof that architects and engineers are registered in their respective association and have a minimum of three years of professional experience
- Proof that master craftsmen, carpenters and specialized technical contractors have at least three years of continuous business experience. Specific qualification certificates may be requested in some cases.

In spite of less paperwork and quicker turnaround, initial experiences with this simplified procedure were not well received by everyone. The increased architectural freedom combined with the reduced control on what will actually be built has resulted in complaints. To avoid difficulties, the house plan should blend in with its surroundings, and the neighbours should support it.

3.3 Access to Property

German families dream of owning a house or a condominium. But in Germany, access to property is not available to everyone. One of the limiting factors is the high cost of land. In 1997, nearly three million households received a housing supplement. In remote areas, mostly in the new states, a lot can still be purchased for less than DM 100 per m². In larger cities, however, the price can easily exceed DM 2,000 per m². In the suburbs (50 km radius) the price will normally range from DM 350 to DM 1,200 per m² depending on the area.

3.3.1 Regional Planning

In Germany, land and housing is developed according to a comprehensive set of guidelines and rules. Development has to be within the framework of the overall regional planning concept. There are clear stipulations that rural areas shall be developed as independent residential and economic areas, and that the housing requirements of the population shall be taken into account. Care must be taken to provide for the independent development of the local authorities in the housing sector. When areas are established and jobs are to be created, the probable resulting housing needs must be considered.

3.3.2 Urban Development

The settlement pattern in Germany has profoundly affected land use. It is characterized by increasing concentration and urbanization, as well as the differences between the old and new states. About 11 per cent of Germany's total land area consists of settled areas and traffic routes. The percentage is considerably higher in the western federal states (12.7 per cent) than in the eastern ones (7.9 per cent).

No single major metropolis dominates the settlement pattern in Germany. Instead, there is relatively even distribution of larger cities and merging suburbs throughout the federal territory.

Assistance in urban development and village renewal began in 1971. It is a joint undertaking by the respective federal state and local governments to preserve, renew and develop Germany's cities and villages. Twenty-five years of federal assistance in urban development in the old states and more than five years in the new states– supplemented by programs of the individual states--have yielded many benefits. This means there is systematic, legal, financially sound and socially responsible renewal and development of Germany's cities and villages. There are improvements in both quality of life and environmental quality, measures to support changes in economic structures and maintenance and preservation of the cultural heritage of Germany's cities and villages.

3.3.3 Municipal Land Development Process

The surface area of each municipality is clearly defined and limited. In most cases, the only possibility of exanding the territory is to annex surrounding lands, which are generally owned by farmers. For any sizeable new land, the zoning plan, the site development plan and the plan for services will be determined by the local authorities. The municipal building authorities will determine if and in what way a building can be erected on a site. They either carry out a visual inspection or provide a copy of the documents pertaining to the area. The time frame for approvals is indicated in the table below.

Approval	Time frame
zoning plan	2-3 years
site development plan	2 years
services plan, existing and planned roads or public accesses	approximately 1 year

In some federal states, site development plans replace non-existing zoning plans. Usually, they are set up simultaneously with service plans. These various plans provide relevant details whether and in what way the future construction project may be accomplished. Some examples are listed below:

- Whether the site can be used for the type of building desired
- Whether the development of the area is for residential, industrial or mixed usage
- Location of existing or planned roads
- List of services (existing and planned) for gas, water, electricity, telephone, municipal heating services, cable TV and sewer
- Whether the local authorities claim any rights affecting the building site regarding future road widening or other planned developments or encroachments
- Whether there are existing agreements/requirements for exterior design or appearance of buildings or their use in this area
- What the minimum distances are between neighbouring sites

- Location of the planned building on the site, distances to property boundaries, front line and depth of the building
- Possible additional requirements for access to road and public services.

The local responsible authority will normally plan and construct the infrastructure. It will then offer the newly developed area to its citizens who, in most cases, have been on a waiting list for more than two years. If they don't want to build for themselves, they can sell their lot to people who are not village citizens. The allocation practice for lots aims at discouraging speculation.

If all lots cannot be sold to citizens, very often the local savings bank's real estate department will buy a few of them and offer them to private individuals as well as to building companies. There are real estate centres throughout Germany where you can specify the type of lot you would like to purchase. The centres will check for availability with the federal state in which they are established. When they find a suitable match, they will make an offer to the individual or company. Normally the broker's commission of 3-6 per cent is divided between the buyer and the seller. In some cases, the commission might be included in the selling price.

Very often the local authority has a special department responsible for land development and also for assigning the lots to customers. Normally, lots can be reserved before any development takes place. However, it is important for customers to be on location and to be in touch directly with the local authorities or they will not be aware of the many opportunities. In some cases, customers can be part of the overall planning of the land distribution. Companies can be part of the planning process by reserving the lots they would like to buy.

3.3.4 Land Acquisition Process

The process of purchasing the proposed building site involves signing the purchase agreement in the presence of a registered notary and the registration of this transaction in the federal state in which the purchase was made. The buyer and seller conclude this procedure by having the new owner entered in the land registry office (Grundbuchamt). This confirms the official transfer of titles. The costs to the prospective homeowner are indicated in the following table.

Type of fee	Cost
notary and other professional fees	scaled according to the value of the purchased property--usually several thousand DM
registration of ownership	DM 1,000-2,000
sales/property tax	3.5 per cent of the purchase price
real estate agent's fee	3-7 per cent of the purchase price
charges for site development and access	pre-assessed and payable to the responsible local municipal authorities

3.4 Construction Workers

3.4.1 Local Carpenters

Except for site-built houses, where carpenters perform tasks similar to those in Canada, many carpenters specialize in roof building. In both cases, however, German carpenters use material sizes and construction methods which differ from Canada's.

There seems to be a growing interest on the part of the carpenters or Zimmerer to learn alternative building methods. In addition to training and development, the German carpenter requires education to understand the value of new building systems.

3.4.2 Local Subcontractors

Canadian builders must be prepared to work with German subcontractors on the mechanical content of the building, specifically heating, plumbing and electricity. All the duct work for ventilation can be done by the carpenters, as in Canada. Specifications are presently being defined at the EC level.

There are a number of DIN norms applicable to house mechanics. Most require minor modifications to the standard Canadian construction practices (spacing of studs, materials to use, soundproofing of water lines and so on).

For long-term business development, it is important to select subcontractors who are prepared to learn and integrate proven Canadian products and building methods.

3.4.3 Canadian Craftsmen

a) Visa and work permit

To work in Germany, especially in the construction industry, you must comply with labour and immigration rules and be prepared to fill out many forms. Some forms must be filled out before departure from Canada, whereas others must be completed in Germany.

Workers from outside Germany must have a visa and a work permit. You must request the visa in Canada. The work permit is granted by the German authorities.

Steps to follow

Follow the steps below to get a visa and a work permit:

- Have an employment contract (see description of contract types below) or a firm employment offer from a German employer
- Apply for a visa at the German embassy or consulate in Canada, presenting all requested official references, which are:
  - valid passport
  - two application forms duly completed
  - two photos
  - the employment contract or the firm employment offer

Apply for a work permit at the local employment office once in Germany (Arbeitsamt).

Apply for the visa at least two months before departure. The German consulate or embassy in Canada usually seeks permission to issue the visa from the office of foreign affairs for registration of non-residents who are non-Germans (Ausländeramt) in the region where the workers will be stationed.

With a work permit issued by the state (provincial) employment office (Landesarbeitsamt), it is possible for the German consulate in Canada to issue a visitor's visa within 48 hours after presenting the necessary documents (see above). This time-saving procedure applies only in a few states.

Canadian workers don't require a visa or a work permit for the erection of a prefabricated house that is 100% Canadian.

Types of employment contracts and related information

When applying for a work permit at the state (provincial) employment office (Landesarbeitsamt), the worker must show one of the following contracts together with the information shown below.

Work contract (Werkvertrag)

A work contract is needed when the workers, who are not involved in the manufacturing of the house, come to Germany to erect a house with materials given to them at the site. It must show the value of the contract and the period during which the workers will be in Germany. It must be given to the state (provincial) employment office (Landesarbeitsamt) in which the building site is located. A separate bill of sale (delivery contract) (Liefervertrag) with the Canadian supplier of the house is also required.

Work and delivery contract (Werkliefervertrag)

A work and delivery contract is required when the Canadian company that manufactures the house sends its own workers to erect it. In this case, there is only one contract. The work permit application for a work and delivery contract (Werkliefervertrag) must be sent to the employment office in Chemnitz at the following address:

Arbeitsamt Chemnitz
Heinrich-Lorenz-Str. 20
09120 Chemnitz
Germany

The following documents and the contract must be submitted to the employment office (Arbeitsamt) at least four weeks--and preferably earlier--before the building work starts.

Work contract (Werkvertrag):

- A copy of the contract as described above
- A detailed description of the work to be performed
- The names, addresses, dates of birth, passport numbers and professions of the workers

- Information detailing whether they worked in Germany the year before (including for how long and for whom)
- Information about their wages. The gross minimum wage for western Germany is DM 18.50. It includes the minimum standard hourly rate and an extra-payment for the building industry, which is 5.9 per cent of the standard hourly rate. The minimum wage in eastern Germany is DM 16.28, which is the basic wage plus the extra payment specified in the collective agreement.

Work and delivery contract (Werkliefervertrag):

- A copy of the contract as described above
- Contract for the house to be sold
- Description/drawing of the project
- Detailed description of the work to be done
- Building permit
- Number and profession of workers
- Period during which they will work in Germany
- Name of the site
- Information about their wages.

Many of these details will be provided by completing the standard documents provided by the employment office (Arbeitsamt) in Chemnitz.

The work permit is issued for a maximum of 12 months. Restrictions regarding the scope of the residence permit must be considered.

The work permit for a new occupation during the next year can be released only if the occupation of the employee did not exceed 6 months (180 days) in the previous year. The work permit can be released only if the minimum wage is paid (at least DM 18.50 per hour in western Germany and DM 16.28 per hour in eastern Germany).

The wage conditions specified in the Act regarding the dispatch (or posting) of employees (Arbeitnehmer-Entsendegesetz) (AEntG) are strictly enforced. You can obtain a copy of the AEntG legislation at the local employment office. It will provide further details about the agreements on minimum wages and work conditions.

Other formalities

Proof of health insurance is needed for all employees who are sent to Germany to build prefabricated houses or houses to be finished by the customer. Proof of Canadian health insurance is acceptable. Workers can apply for insurance at the local health insurance office. Workers must carry their proof of health insurance with them. Refer to the AEntG for details affecting health insurance requirements.

The worker's compensation for the construction industry (Bauberufsgenossenschaft) must be informed of the presence of Canadian workers in Germany. They need a copy of the

duly signed contract between the German employer and the Canadian company who sends the workers or with the workers individually.

b) Holiday payment scheme (employer)

Any employer residing outside Germany who performs building-related work must participate in the the holiday payment scheme (Urlaubskassenverfahren).

All building industry employers make contributions to finance the holiday entitlements. (Similar funds exist in Belgium, France, Italy, the Netherlands and Austria.) The German legislature has ordered that particular holiday rules of the German building industry will apply to posted workers. The holiday pay and wage equalization fund of the building industry (Urlaubs- und Lohnausgleichskasse der Bauwirtschaft) (ULAK) will provide you with all the necessary details.

Any infringement of these rules will lead to penalties up to DM 1 million. Examples of some rules are listed below:

- Comply with the provisions of the Act that governs all pay for work (AEntG)
- Document employees' hours of work, according to a prescribed format, and keep the records for at least two years
- Keep documents which might need to be controlled for at least 2 years and, if you are requested to, keep them at the site
- Register the employees on time and ensure that working conditions in Section 1 of the AEntG are maintained.

For all enquiries or to order forms, contact:

ULAK (Holiday and wage equalization fund of the building industry)
Urlaubs- und Lohnausgleichskasse der Bauwirtschaft
Europaabteilung
Postfach 5711
65047 Wiesbaden
Germany

According to the federal Act regarding holiday pay (Bundesurlaubsgesetz), an employee must be employed in one undertaking for at least 6 months before claiming a full annual holiday. The holiday entitlements depend on how long the worker has been employed by the same employer.

The German building industry created holiday rules. The employee accumulates holiday entitlements at different building industry employers and uses them at the proper time towards the present employer.

Legal principles

An essential part of the AEntG is that the collective agreements relating to holidays—the holiday scheme and the minimum wage in force since January 1, 1997—apply to an employer with company headquarters abroad if this employer is posting workers to

Germany to carry out construction work. The AEntG text is part of the ULAK brochure. The collective agreements are:

- Federal framework collective agreement for the building industry (*BRTV Bundesrahmentarifvertrag für das Baugewerbe*)
- Collective agreement on the social fund scheme in the building industry (*VTV Tarifvertrag über das Sozialkassenverfahren im Baugewerbe*)

The German Minister of Labour and Social Affairs declared that the above-mentioned collective agreements are universally applicable. That is why they apply to all employment relationships.

In the case of posted workers, you are obliged to participate in the holiday pay scheme of the German building industry if one of the following applies:

- You are established abroad but have accepted a building order and are carrying out the respective work in Germany. In this case, the building site has to be treated in labour law like an independent undertaking. If several building orders in are carried out in Germany, all building sites are considered as independent undertakings.
- You are posting workers from abroad for a limited period to these building sites.

Workers must perform mostly construction work. Specifically, more than 50 per cent of the total working time must be spent on the execution of construction-related tasks.

Workers preform the following tasks:

- Carry out the construction work on the building site either manually and/or by means of building machines or technical equipment.
- Clean your offices or carry out clearing or maintenance work on the building site. Part-time and full-time employees belong to this group.

Any activity related to building services must be accounted for in construction work.

You are not required to participate in the holiday pay scheme of the German building industry for the following persons because they are not considered workers:

- Persons to whom you have transferred building inspection;
- Employees executing planning, administrative and office work.

Collective agreement on minimum wages (TV Mindestlohn)

According to the collective agreement on minimum wages (TV Mindestlohn), posted employees must not be paid less than the minimum wage. For building sites in western Germany, the gross minimum wage is DM 18.50 per hour. In eastern Germany, it is DM 16.28 per hour. Wages are due at the latest on the 15th of the month following the month in which they were earned.

Gross taxable wage

The gross taxable wage is defined according to the German fiscal laws. Non-cash remuneration (e.g., room and board) forms part of the gross wage and is taxable, if granted free of charge by the employer. If the employer provides non-cash remuneration (e.g., room and board) at a reduced price, the difference between the lower amount and the usual market price is considered as gross wage and is subject to tax.

Employer contributions

Contributions of 14.25 per cent of the monthly gross wages of all employees must be paid to the holiday fund by the 15th of the month following the month in which the wages were earned.

The holiday contributions must be paid directly by the employer. They must not be deducted from the employee's wages.

Application for holiday remuneration

An application for holiday remuneration must be filed under any of the following circumstances:

- An employer grants a holiday to an employee during his activity in Germany;
- The employee is leaving Germany for more than three months; or
- The employee is changing to an undertaking outside the building industry.

Use the original application for holiday remuneration (Urlaubsvergütungsantrag) provided in the ULAK brochure. The reimbursement will be sent to the employee's account in Canada. You will find further detail in the brochure.

Ensure the following information appears on all letters to ULAK:

- The nine-digit employer's number;
- The country code, if necessary (the country code for Canada is CA); and
- The employee's number.

It is important to use the original forms and send them by mail. Often, photocopies and fax copies are not legible.

3.5 Financing

3.5.1 German Banking System

Most banks in Germany are universal banks, which provide a full range of commercial and investment banking services. The universal banks can be divided into three large groups:

- Commercial banks, organized under company law;
- Savings banks, generally controlled by local government authorities; and
- Credit associations, organized as cooperatives.

In addition, specialist banks provide particular banking services. The main specialist banks are industrial mortgage banks, installment financing banks, postal savings and homeowners' mortgage banks.

3.5.2 Financing in Canada

The following is an overview of the major sources of export financing available through the Government of Canada.

Export Development Corporation (EDC)

The Export Development Corporation (EDC), Canada's export credit agency, offers export credit insurance, note purchases, buyer loans, and pre-shipment financing for exporters. Its financial services assist Canadian companies by reducing the financial risks associated with export sales or by funding foreign buyers of Canadian exports. It also offers insurance for Canadian foreign investment and surety services for Canadian exporters bidding on export contracts. For more information, consult the EDC Web site at: www.edc.ca

Canadian Commercial Corporation (CCC)

The Canadian Commercial Corporation (CCC) was established in 1946 to assist in trade development between Canada and other nations. It offers programs for performance bonds, progress payments, and contract performances guarantees.

The CCC assists Canadian exporters by making deals for Canadian companies, enhancing their competitiveness and credibility with foreign buyers, matching Canadian exporters with foreign requirements, assisting in contract negotiations and administering contracts. The corporation's services and credibility can benefit small and medium-sized businesses with limited international profile.

CCC functions as a prime contractor in transactions. This role provides a foreign buyer with the assurance, backed by the Government of Canada, that a contract signed through CCC will be performed according to its terms and conditions. CCC's involvement provides the foreign buyer with an added measure of comfort that the building technology is sound and that there is high quality in the construction.

This, in turn, means that developers and builders contracting through CCC with a foreign buyer can usually do so on more advantageous terms than would otherwise be the case. This could include better payment terms such as advances and progress payments, reduced bonding requirements and deferred payments of land costs.

CCC's Progress Payment Program (PPP) helps exporting small and medium-sized enterprises (SMEs) to access pre-shipment financing for export sales. The program currently has 16 financial institutions signed on to provide this financing, including Canadian and foreign banks and credit unions. CCC's involvement in PPP is to convince the financial institutions to provide funds beyond the exporter's regular line of credit. For more information, consult the CCC Web site at: www.ccc.ca

Business Development Bank of Canada (BDC)

The role of the BDC is to promote the establishment and development of business in Canada, especially small and medium-sized enterprises (SMEs), by providing them with a

wide range of financial and management services. Its financial services include loans, guarantees and venture capital administered through five regional offices.

BDC has a number of different export financing support programs for new exporters and SMEs.

Working Capital for Exporters is a program designed to help small businesses finance export and export-related activities. It provides pre-shipment financing of up to CAD$250,000 to cover the heavy costs associated with initiating and developing international markets. The program offers flexible repayment terms. It allows small companies to build foreign sales and ensures the long-term viability of the company. Capital repayments may be deferred for the first year, while the business consolidates its offshore sales.

A venture loan is a BDC lending mechanism that includes the characteristics of a term loan and venture capital. Businesses with strong growth potential and high quality management are eligible for quasi-equity financing between CAD$100,000 and CAD$1 million for expansion and market development projects. Loan repayment is based on a combination of interest payments and royalties and is tailored to a company's projected cash flow. For more information, consult the BDC Web site at: www.bdc.ca

Department of Foreign Affairs and International Trade (DFAIT)

DFAIT's Program for Export Market Development (PEMD) helps SMEs start exporting or explore new markets. The fund is reserved for companies with total annual sales between CAD$250,000 and less than CAD$10 million or for manufacturing and service companies between 50 and 100 employees.

It helps companies develop one- or two-year international marketing plans. It also helps companies prepare proposals, against international competition, for major capital projects outside of Canada. Companies new to exporting can obtain assistance to undertake a market investigation trip and participate in an international trade fair. The following table indicates funding available from PEMD.

Type of funding	Amount (CAD$)
Market development strategy	5-50k
Small and new exporters	7.5k
Capital projects bidding	5-50k

For more information, consult the DFAIT Web site at: www.dfait-maeci.gc.ca

Other federal and provincial programs

In addition to conventional loan funds through private sector sources, various insurance and funding mechanisms are available from the public export related agencies such as Atlantic Canada Opportunities Agency (ACOA), Western Diversification Organization

(WDO), FedNor, Caisse de Depot (Cadim), Infradev, BRDRQ, Surety Association and provincial industry ministries.

3.5.3 International Financial Institutions

There is a range of funding available through International Financial Institutions (IFI's) including the World Bank, Inter-American development Bank, European Bank for Reconstruction and Development (EBRD), Asian Finance and Investment Corporation (AFIC), Asian Development Bank (AsDB), African Development Bank (AfDB) and Caribbean Development Bank (CDB). These organizations provide funding for disaster relief and poverty stricken areas. They are generally large, bureaucratic organizations that require governmental organization and consortiums to be successful. In their current form, they may not be highly relevant to SMEs with the housing sector.

A 1998 document, Advice for SMEs Purchasing Procurement Opportunities Financed by the World Bank and the Inter-American Development Bank, is available through the Canadian Embassy in Washington. It notes that all companies pursuing IFI funding, including SMEs, will find that a local presence and a commitment to the regional or country market is necessary. Pursuing IFI-financed contracts is very costly.

3.6 German Companies and Taxation

3.6.1 German Companies

The most common types of companies in Germany are listed below. As a general rule, large stock corporations are AG. Medium and smaller firms are GmbH or KG.

AG (Aktiengesellschaft)

This is a unique German type of public corporation with a Supervisory Board (Aufsichtsrat) and a Board of Directors (Vorstand).

An AG holds an annual meeting of shareholders (Hauptversammlung). The capital stock is acquired by sale of shares to the public. The shares are freely transferable. Annual accounts and audits must be published.

GmbH (Gesellschaft mit beschränkter Haftung)

This is a limited liability company, similar to our "Ltd.", with a minimum nominal capital of DM 50,000. Shares are not quoted on the stock exchange. Accounts and audits must be published.

GbR (Gesellschaft bürgerlichen Rechts)

This is a civil law partnership company and is not incorporated, similar to our "Reg'd." GbR has no separate legal personality. Its assets belong to its partners as their communal property.

OHG (offene Handelsgesellschaft)

This is a general commercial partnership with a legal name and at least two partners. Partners have an unlimited liability for the full extent of their property.

KG (Kommanditgesellschaft)

This partnership under a legal name is a mix of limited and unlimited partners, similar to our "limited partnership." At least one partner's liability is limited to the amount of money he has put into the firm and at least one partner must have unlimited liability.

Einzelkaufmann

These are sole proprietors. The sole owner's liability is unlimited. This type of company is usually not incorporated.

Setting up a company in Germany

There is a distinction in German law between companies limited by shares (limited liability company, joint stock company, limited partnership limited by shares) and partnerships (general partnership, limited partnership, dormant partnership).

GmbH

The most common form in the Federal Republic of Germany is the GmbH. The shareholders contribute to the basic share capital, broken down into initial individual payments on the total investment, but without being personally responsible for the company debts.

One person is sufficient to set up a GmbH. The share capital must be at least DM 50,000. In order to set up a GmbH, an agreement between shareholders must be drawn up in notarized form. The company's legal existence starts only when it is entered into the Commercial Register. The company name of the GmbH must either be derived from the purpose of the enterprise or be taken from the shareholder's name. It must always contain the addendum "with limited liability."

AG

One person is sufficient to set up a joint stock company, or AG . The lowest amount of the required share capital is DM 100,000. Articles of association authenticated by a court or notary are initially required to set up a joint stock company. The name of the AG can generally be taken from the purpose of the enterprise. It must show the words "Aktiengesellschaft (AG)" (joint stock company).

Subsidiaries and branch offices

In addition to setting up independent companies, regardless of their legal form, it is possible to establish non-independent subsidiaries or branch offices.

The subsidiary is physically separated from the parent company. With its own business assets, management, accounting system and balance sheet procedure, it is independent to a certain degree.

Branches are non-independent sales centres. They depend in every respect on the head office, which also is in charge of central administration.

Joint ventures

An investment commitment may be made by setting up a joint venture. These are very common in the European Union. German company law does not specify provisions for the creation of a joint venture. German and foreign partners are shareholders in the joint venture, as well as other companies. In the case of companies limited by shares, they are

only liable for their contribution. In partnerships, the liability of the limited partners may be restricted. Specifically, only one of the partners--the general partner--is fully liable.

There are no upper limits to the share capital or licencing procedures. The incorporation of a new joint venture must be entered in the Commercial Register with a foundation charter authenticated by a notary.

3.6.2 Taxation

Taxation categories: General overview

The following is a general overview of the German tax system. Consult an accountant specializing in international accounting (preferably German accounting) if you are planning partnerships or sales offices in Germany.

The principal taxes in Germany may be grouped as follows:

- Taxes on income;
- Taxes on capital; and
- Transaction taxes and taxes on consumption.

The most important taxes on income are the personal income tax (Einkommensteuer), corporate income tax (Körperschaftsteuer) and trade tax on commercial earnings (Gewerbeertragsteuer). This latter tax is levied on business income by the local authority where the business is situated.

German annual taxes on capital are the property tax (Grundsteuer) and the inheritance and gift tax (Erbschaft- und Schenkungsteuer). The inheritance and gift tax is a one-time-only tax levied on transfers of assets.

Taxes in the third category burden both the consumption of income once it has been earned and investment in land and buildings (real property transfer tax). By far the most important of these taxes is the Mehrwertsteuer, which is similar to our sales tax. Next in importance is the fuel oil tax, followed by a range of consumption taxes on tobacco, alcohol and similar products.

3.7 The German Customer

The German customer demands quality and has certain expectations with houses and building products. According to experts in the German market, the following are some of the key adaptation issues to be addressed:

- Energy is expensive. Although the weather is not as cold as in Canada, houses must be well insulated.
- It is important for both customer preference and regulatory reasons that both sides of a window be easily reachable from inside the house for cleaning. Sliding windows are unpopular. Rolling vinyl windows are almost universal. These are controlled by straps from the interior. They provide solar shading in the daytime and insulation at night.

- The traditional German homebuyer expects acoustic separations between internal rooms and floors. DIN 4109 describes the acoustic performances of many floor and wall assemblies.
- Painted gypsum board is almost unknown. All walls are covered with paintable, textured wallpaper base. Gypsum board taping and sanding for the purpose of painting is very hard to obtain as the trades are not accustomed to this standard. It is advisable to use either the wallpaper technique with local labour or import tradespeople to tape and sand painted drywall applications.
- The tradition in Germany is for a tenant or homeowner to buy kitchen cabinets and bathroom vanities separately from the house. These are considered personal and not the kind of thing they would accept as a mass-produced option, common in Canadian housing. There are indications that consumers, especially in the former East Germany, are changing attitudes. Whenever kitchen cabinets and vanities are included in the price of the house, it is covered by the mortgage. This is increasingly appealing to many consumers.
- Nearly all roofing is clay or concrete tile in shades of red or reddish brown. It is important to determine whether community building standards require these as prerequisites for design approval. Roofs are expected to have ice guards and eavestroughs.
- Stucco is the overwhelming favourite exterior cladding material. Brick, while acceptable, does not have the prestige associated with it in Canada. Wood sidings or imitations tend to stigmatize a house more than it may already be if it is a wood-frame dwelling

3.8 Technology and Know-how

German construction technology and products are quite advanced. It would be a mistake to think of marketing a different building system prior to conducting extensive groundwork.

CMHC has published a study showing the differences between the German and the Canadian wood-frame housing techniques. The title of this document is Building Codes and Standards: A Comparison of Canadian and German Building Methods, Codes and Standards for Wood-frame Construction (NHA 6879). It is available on the CMHC Web site at www.cmhc-schl.gc.ca

German consumers are accustomed to massive structures. This makes it difficult to introduce wood-frame houses. There is an obvious need to educate both consumers and the industry on the advantages of wood-frame housing. In order to reach broad acceptance, the Canadian housing alternative must integrate proven solutions for thermal insulation (Wärmeschutz), soundproofing (Schallschutz) and fire protection (Brandschutz). In order to penetrate the German market, support is needed from architects, engineers, builders, municipal and national authorities, bankers and the media. Only then will a broader consumer audience be attracted.

The growth of wood-frame housing in Germany will greatly depend on the ability of the promoters, builders and architects to demonstrate the valuable characteristics of the wood house in the context of the low energy house (Niedrigenergiehaus) legislation. The vast majority of German consumers have high expectations for a home. Their opinions are still greatly influenced or dictated by traditional values, such as perennial value of massive houses and the vulnerability of wood houses.

On the other hand, a growing number of consumers are more open to the underlying values of the new housing policy, which favours wood houses. They need to be shown the real merit of a wood-frame house from that perspective. The economic argument will make sense only if the consumer can be convinced that the technological content of this kind of house is at par with innovative design and impeccable craftsmanship.

3.9 Marketing and Trade Practices of Housing Manufacturers

There are approximately 200 prefabricated house manufacturers in Germany, which differ considerably in size, number of houses built and number of employees. Some of the national players have up to 1,000 employees, whereas many regional companies employ less than 10 people. Regardless of size, most of them use the same marketing methods.

Model home parks

The most important promotion and selling tool is a model home (Musterhaus), which in most cases includes a sales office in one of Germany's 18 model home parks (Musterhaus Ausstellungen). Many companies also offer model homes that are not part of a park, but are close to highways or other important traffic links. Some of the bigger companies have up to 50 model homes across Germany.

Media advertising

In Germany, the media plays an important role in shaping consumer perceptions. This also applies to building products. New materials, products and concepts are quite liberally analyzed and compared. Very often, consumers are presented with quite convincing demonstrations of the comparative value of a product. Media are largely responsible for the emergence of opposing dogmas in the market place.

Most housing companies use the many housing-related magazines throughout Germany. Advertisement will vary from double-page ads to small 4.3 cm x 2.6 cm black and white ads. Some companies use the Internet to reach their customers.

Word-of-mouth

Word-of-mouth is as important as media advertising in Germany. Germans are very influenced by the opinion of their family, friends and neighbours. For small builders, this is obviously the most cost effective marketing medium.

Complete package offer

The main obstacle for most Germans who wish to build their own house is the difficult access to a lot and its high price. In response, many house manufacturers have purchased

lots in selected regions. These lots are used to attract customers and to talk them into purchasing a complete housing package.

Pricing

Quite a few manufacturers attract consumers with low prices. The prospect of buying a house for less than DM 2,000 per square meter brings a young family's dream within reach.

In most cases, however, the advertised price will be increased significantly when all the miscellaneous costs are added. In model home parks, the basic house that corresponds to the low advertised price is seldom built. Companies operating in this manner usually offer a limited number of models and options. Any modification to the proposed package can be quite costly. Such a tactic can, nevertheless, be very successful.

3.10 Export Logistics

Introduction

Exporters to Germany are generally free to conduct export transactions. No specific incentives are offered by the government except for German businesses or branches of foreign-owned businesses that operate in Germany and are involved in exporting to certain markets.

As part of the European Commission's (EC) development of the single market, the Economic Union (EU) has adopted a number of product standards and licencing and certification procedures. EU customs legislation is completely harmonized, apart from a few minor procedural rules.

German regulatory policy has few restrictions on the import of goods, services, or capital. Some exceptions include military goods and pharmaceuticals, which need a special licence.

3.10.1 Import duties

Approximately 95 per cent of imports enter Germany duty free. As of January 1, 1993, all imports from other EC member states enter duty free. Goods are classified for customs purposes under the Harmonized System (HS) and, like all other EC member states, Germany applies the Integrated Customs Tariff of the European Communities (TARIC).

Duty rates are moderate. Most raw materials enter duty free or at very low rates, while most manufactured goods are subject to rates between 2-17 per cent. The duty rate for a manufactured house is 2.7 per cent. Consult your local customs office to find out the tariff rate your goods are subject to.

The Canadian German Chamber of Industry and Commerce is a bilateral private business organization. They promote German business interests in Canada and Canadian business interests in Germany. Canadians who want to export to or invest in Germany can rely on them for assistance. They are located in Toronto, Montreal and Vancouver and may be contacted using the following phone, fax, mail and e-mail information:

Toronto:
Head Office
480 University Ave., Suite 1410
Toronto ON M5G 1V2
Phone: (416) 598-3355
Fax: (416) 598-1840
info.toronto@germanchamber.ca

Montreal:
1010 Sherbrooke St. W, Suite 1604
Montreal QC H3A 2R7
Phone: (514) 844-3051
Fax: (514) 844 1473
info.montreal@germanchamber.ca

Vancouver:
1030 West Georgia Street, Suite 617
Vancouver BC V6E 2Y3
Phone: (604) 681-4469
Fax: (604) 681-4489
info.vancouver@germanchamber.ca

With help from your local customs office or the Canadian German Chamber of Industry and Commerce, you will find the exact code for the goods you plan to export to Germany. The codes given to you in Canada will also apply for the German customs office.

Your local customs office can also help you find the export restrictions on the products you want to sell in Germany. When the codes for your goods are known, you can contact the German customs office in the area where you want to sell to find out if the goods are subject to import licences. If they are, the customs office will indicate where to get the licence. Depending on the goods, either the Federal Bureau of Industry (Bundesamt für Wirtschaft) or the Federal Bureau for Food and Forestry (Bundesamt für Ernährung und Forstwirtschaft) will be responsible.

Duties are calculated according to the value of the goods and on the transaction value of the goods. Value added taxes (VAT) called Einfuhrumsatzsteuer (import turnover tax) are applied to imports upon entering the country.

3.10.2 Arbitration Jurisdiction

The German Institute for Arbitration operates nation-wide for all industries. It is available to settle contract and other disputes arising from delivery and performance contracts, joint ventures, commercial agency and so on. In individual cases, it may be advisable to agree on an arbitration tribunal in a third country.

Generally, the German importer will ask the foreign party to accept a legal venue in the Federal Republic of Germany. The parties should determine if they can agree on the jurisdiction of an arbitration tribunal rather than an ordinary court. If so, it may be advisable to agree on either an institutional or an ad hoc arbitration tribunal.

Appeal can be made to an arbitration tribunal only if an effective arbitration clause has been agreed to by the parties.

Any questions relating to arbitration jurisdiction should be addressed to the German Institution for Arbitration at one of the following addresses:

Deutsche Institution für
Schiedsgerichtsbarkeit e.V. (DIS)
Schedestr. 13
53113 Bonn
Germany

DIS Geschäftsstelle Berlin
P.O. Box 31, 10044 Berlin
Invalidenstr. 120-121
10115 Berlin
Germany

3.10.3 Documents Required for Shipment to Germany

The following table describes the most common documents required for shipping to Germany.

Documents required		Copies req'd abroad	Board of Trade or Chamber of Commerce		Consular Visa		Your file	Total number of copies
			Certified	Copies retained	Req'd	Copies retained		
SEA	Bills of Lading	6	No	None	No	None	1	7
	Commercial Invoice	2	No	None	No	None	1	3
AIR	Air Waybill	1	No	None	No	None	1	2
	Commercial Invoice	2	No	None	No	None	1	3
MAIL (LAND)	Postal Declaration	1 set	No	None	No	None	1 cc	1 set
	Commercial Invoice	2	No	None	No	None	1	3

Reference to International Commercial terms, or "incoterms", should be made in foreign trade contracts for the purpose of uniform interpretation of certain delivery clauses used in foreign trade.

The "incoterms" regulate the exact delivery and acceptance obligations of the parties, the transfer of risks, distribution of costs, transport and insurance matters as well as the procurement of documents and certificates of origin. The "incoterms" refer only to sales

contracts and not to any other contracts connected with delivery (e.g., forwarding contracts). Nor do they normally regulate conditions of payment, legal venue, transfer of ownership or complaints.

The following table[5] is a breakdown dividing responsibility and charges between buyer (importer) and seller (exporter). These are general guidelines only. For more definitive information, contact your transportation company.

[5] Source: Emery

Division of Responsibility Between Buyer and Seller

Shipping Terms	EXW	FCA	FAS	FOB	CFR	CIF	CPT	CIP	DAF	DES	DEQ	DDU	DDP
Warehouse Storage at Point of Origin	S	S	S	S	S	S	S	S	S	S	S	S	S
Warehouse Labour at Point of Origin	S	S	S	S	S	S	S	S	S	S	S	S	S
Export Packing	S	S	S	S	S	S	S	S	S	S	S	S	S
Loading at Point of Origin	B	S	S	S	S	S	S	S	S	S	S	S	S
Inland Freight	B	B	S	S	S	S	S	S	S	S	S	S	S
Port Receiving Charges	B	B	S	S	S	S	S	S	S	S	S	S	
Forwarder's Fee	B	B	S	S	S	S	S	S	S	S	S	S	S
Loading on an Ocean Carrier	B	B	B	S	S	S	S	S	S	S	S	S	S
Ocean/Air Freight	B	B	B	B	S	S	S	S	S	S	S	S	S
Charges in Foreign Port/Airport	B	B	B	B	B	B	S	S	S	B	S	S	S
Customs Duties and Taxes Abroad	B	B	B	B	B	B	B	B	B	B	S	B	S
Delivery Charges to Final Destination	1B	B	B	B	B	B	B	B	B	B	B	S	S

Key: B = BUYER
S = SELLER

EXW = Ex works
FAS = Free alongside ship
CFR = Cost & Freight
CPT = Carriage paid to
DAF = Delivery at frontier
DEQ = Delivered ex quay duty paid
DDP = Delivered duty paid

FCA = Free carrier
FOB = Free onboard vessel
CIF = Cost, Insurance, Freight
CIP = Carriage insurance paid to
DES = Delivered ex ship
DDU = Delivered duty unpaid

3.10.4 Transportation

For individual transportation it is best to contact the larger transportation companies that offer worldwide services. Ensure you meet early enough with one of their sales representatives to discuss your individual transportation needs.

As most companies combine all services linked to transportation such as air freight, ocean services, global logistics and customs brokerage, it is possible for them to offer solutions

from one single source. They will work out an individual program for shipping goods to Germany, independently of the type of goods you want to send or of the port or the shipping method. Generally, it is more convenient to use air freight for shipments up to 500 kg. For shipments of 500 kg or more, ocean freight is recommended.

Some examples of well known transportation companies are Emery Worldwide, BAX, Danzas and Schenker. You can find out about the services they offer on their Web sites, which are:

- www.emeryworld.com
- www.baxglobal.com
- www.danzas.com
- www.schenker.com

Emery's homepage demonstrates interactively how to complete documents needed for shipping, such as:

- Canada customs invoice
- Air waybill
- Commercial invoice (value under CAN$1,600)
- Shipper's export declaration (commodities valued at least US$2,500)
- Shipper's letter of instruction (shipments valued over US$2,500).

These companies have offices in major Canadian cities. For example, Danzas has offices in Winnipeg, Vancouver, Toronto, Ottawa, Montreal and Calgary.

Principal ports in Germany

Seaports:

Bremen, Bremerhaven, Hamburg, Kiel, Rostock

Ports on the inner waterway system:

Düsseldorf, Duisburg, Cologne, Frankfurt, Mannheim, Stuttgart, Berlin

Airports with customs facilities:

Berlin, Bremen, Cologne-Bonn, Dresden, Düsseldorf, Frankfurt, Hamburg, Hanover, Leipzig, Munich, Nürnberg, Saarbrücken, Stuttgart

Packing material

Under the provisions of the Order on the Control of Packaging Waste, special rules apply to the disposal of different types of packaging such as transit packing, outer packing and retail packing. The law imposes an obligation on distributors, wholesalers, retailers and manufacturers to either re-use or recycle packaging material outside the public waste disposal system.

Metric conversion for international shipping

Operation	Equals
length x width x height (in inches)	cargo cube (cubic inches)
cargo cube (in³) divided by 1728 example: (89" w x 93" l x 46" h) / 1728	cubic feet 220 cubic feet
cubic feet x number of cartons (if all the same size)	total cubic feet
total cubic feet x .028317	total cubic metres
one cubic metre example 1: 23 cubic metres x 35.314 example 2: 387 cubic feet / 35.314	35.314 cubic feet 812 cubic feet 10.9 cubic metres

Unit of Measure	Equivalent
one inch	2.54 centimetres
one centimetre	0.3037 inches
one pound	0.45359 kilos
one kilo	2.2046 pounds
one metric ton	2204.6 pounds
one long ton	2240 pounds
one short ton	2000 pounds

Container Capacity		
Container type	Maximum capacity (m³)	Standard load @ 85% (m³)
D20	32	28
D40	67	57
D40	76	64
D45	85	73

Appendix A

Addresses of Prefabricated House Manufacturers

Adler-Haus
Titschendorfer Str. 10
96365 Nordhalben
Tel.: 09267 / 91070

Ahrens Gerhard
Stockwiesen 5
67659 Kaiserlautern
Tel.: 06301 / 9437

Aktiv Hausbau GmbH
Lenneper Str. 47 - 49
42855 Remscheid
Tel.: 02191 / 340040

Albert Haus
Hohenackerstr 23
97705 Burkardroth
Tel.: 09734 / 91190
Fax: 09734 / 9119-22

Allkauf Haus GmbH & Co. KG
Korschenbroicher Strasse 6
41065 Mönchengladbach
Tel.: 02161 / 403-317
Fax: 02161 / 403-871

DSV Ammergauer Landhaus
Ziegeleiweg 8
82398 Pollingen
Tel.: 0881 / 8130
Fax: 0881 8274

Arktic Holzbautechnik GbR.
Basserg 1a
24576 Hitzhusen
Tel.: 04192 / 8108-0

F. Armbruster GmbH & Co.
Baiereckerstr. 70
73614 Schorndorf
Tel.: 07181 / 74140
Fax: 07181 / 43719

Holzbau Arnold
Wiesenstr. 14
88499 Zwiefaltendorf
Tel.: 07373 / 2501
Fax: 07373 / 2502

AssHaus GmbH
Bismarckstr. 62
89547 Gerstetten
Tel.: 07323 / 87-0
Fax: 07323 / 87-66

B+F Holzbau
Industriestr. 23
66869 Kusel
Tel.: 06381 / 6690 + 5094
Fax: 06381 / 2661

Systembau H. Babinsky GmbH
Fabrikstr. 14
83371 Stein a. d. Taun
Tel.: 08621 / 98740
Fax: 08621 / 987420

Balzer & Sohn GmbH
Bockumer Str. 44
40489 Düsselorf
Tel.: 0211 / 4790433
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